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ABSTRACT

The document presents supplementary material for the planning guide based on the results of a field test conducted in an urban school system and on comments from teachers, aimed at making the activities more relevant to student needs. Activities carried out in the four content areas are described, with teacher comments on their reception by the students, separately for the primary, intermediate, and secondary levels. After pretesting, about two-thirds of the sample of 351 students were given consumer education training. After training, all students were posttested using the opposite version of their pretest form. The results of the tests suggest that while test order played a significant role in determining pre- to posttest improvement, neither test series (elementary, junior high, and high school) nor test group (consumer education and control) by themselves were significant in effecting improvement. However, a significant effect was revealed when the interaction of test series and test groups was considered in an analysis of variance test. The implications for consumer education of the findings of learning differences by age and topic are briefly discussed. (EC)

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SUPPLEMENT PLANNING GUIDE CONSUMER EDUCATION



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SUPPLEMENT

LIMITED FIELD TESTING OF THE PLANNING GUIDE
CONSUMER EDUCATION K-12
IN CAMBRIDGE, MASSACHUSETTS

August 1972 - June 1973

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INTRODUCTION

The Planning Guide for Consumer Education Grades K-12 was developed and tested in the Westborough Public Schools under federal grants (PL90-576) allocated by the Division of Occupational Education, Consumer and Homemaking Section, Massachusetts Department of Education (1970-71, and 1971-72). A proposal for fiscal 1973 for renewal of the grant to test the curriculum model in an urban setting was submitted, but was not approved.

Holding the conviction that curriculum development must reflect learning needs of the total society and realizing the suburban, largely middle income nature of the Westborough community, Dr. Constance B. Jordan, Project Director determined to carry on a limited field testing of the Consumer Education Planning Guide in a city school system with a small stipend from other sources. Cambridge, Massachusetts Public School System was chosen as the field testing site because (in contrast to Westborough) approximately 10% of the school population or nearly 1,000 children came from low-income families and the city faces socio-economic problems in common with many other urban areas in the Commonwealth.

In December 1971, Frank J. Frisoli, Superintendent of Schools in Cambridge gave his approval for this consumer education project. With a change in administration, plans were resubmitted in November 1972 to Mr. Alflorencia Cheatham, the new Superintendent who also gave his endorsement.

Mrs. Jana Krause, Head, Home Economics Department, Cambridge Public Schools assumed the role of local coordinator and arranged two preliminary planning meetings with Esther McDonald, Head, Business Education, Mr. Edward Brady, Coordinator, Social Studies Grades 9-12, and Dr. Elizabeth Boyce, Director, Social Studies K-12. Recommendations for teachers from grades 3-12 who might be interested in joining the faculty group were made to the project coordinator, Anna C. Alden. With the approval of their respective principals and headmasters, Mrs. Alden visited with the twelve teachers, describing the tentative plans for field testing the Consumer Education Project. Participating teachers were Anthony L. Bruno, Rindge Technical School, Economics, Grade 12, Anne J. Connors, Cambridge High and Latin School, General Business, Grade 9, Adrienne McLure, Fitzgerald School, Grade 6-8, Sheila Mandell, Webster School, Home Economics, Grade 6-8, Ted Martin, Cambridge High and Latin School, Economics, Grade 12, Jane Murphy, Webster School, Grade 4, Mary C. Rogers, Cambridge High and Latin School, General Business, Grade 11, Susan Safford, Harrington School, Home Economics, Grade 6-8, Maureen D. Shea, Cambridge High and Latin School, General Business, Grade 9, John Sullivan, Cambridge High and Latin School, Social Studies, Grade 11,12, Grace Vera, Harrington School, Grade 3, and Susan Wall, Fitzgerald School, Grade 3.

It is hoped that the following sections of this supplement will be used in conjunction with the Planning Guide for Consumer Education K-12 to the end that Consumer Education can become an integral part of interdisciplinary classroom learning for all children in the Commonwealth.

OBJECTIVES FOR THE PROJECT

1. To determine the feasibility of using the Planning Guide for Consumer Education, Grades K-12 in an urban school system.
2. To test generalizations, objectives and learning experiences in the Planning Guide in classroom situations in representative grade levels. To accomplish this objective, pre-test and post-test instruments will be developed.
3. From input of a Community Support Group (C.I.T.Y.) to recommend changes and revisions in Planning Guide for use in an urban school system.
4. From interviews with representative students in the school system, to evaluate and recommend changes in Planning Guide as indicated.
5. To revise content of Planning Guide as indicated in #2, #3, and #4 above and to reproduce revised materials.

CONTENT OUTLINE

I. THE CONSUMER: HIS VALUES AND GOALS

- A. Self Development
- B. Health and Safety
- C. Decision Making
- D. Occupations

II. THE CONSUMER: HIS MANAGEMENT OF RESOURCES

- A. Personal Resources
- B. Environmental Resources
- C. Time
- D. Money

III. THE CONSUMER AND THE ECONOMIC SYSTEM

- A. Structure and Operation of Our System
- B. Money in Our Economic System
- C. Role of Government
- D. Role of the Consumer

IV. THE CONSUMER AND MASS COMMUNICATIONS

- A. Primary Purposes
- B. Contributing Influences
- C. Consumer Rights and Responsibilities

FIELD TESTING PROCEDURES
WITH FACULTY AND ADMINISTRATORS
CAMBRIDGE PUBLIC SCHOOLS

Four meetings of the Faculty Planning Group were held. At the initial meeting in December 1972, the pilot school program in Westborough and the Planning Guide for Consumer Education K-12 were reviewed; resource materials, methods for incorporating the four content areas in the Guide into interdisciplinary classroom teaching, and plans for pre-testing were discussed. The second meeting (January 1973) was devoted to discussion of the pre-test instrument by Steven L. Diamond, Research Associate, and recommendations for developing teaching units related to needs of Cambridge students; use of a standardized teacher report form was also studied. At the third session of the faculty planning group, five of the teachers involved in the pilot program in Westborough provided input related to their successful learning experiences. Between the third and fourth meetings, individual conferences were held with the Cambridge teachers and the Project Coordinator to check progress and to help with problems.

At the final meeting of the Cambridge teachers' group in May 1973, they participated in an overall evaluation of the Planning Guide. Their comments reflect their classroom experiences in teaching Consumer Education in a city school system and differences or changes they have suggested to make the Guide more effective.

In summary, here is what the Cambridge teachers contributed:

- ° Found the pre-test really very interesting to the children; the next day they came in with many new observations about consumer education. (Grade 9)
- ° Having guest speakers for career clusters is excellent activity for Occupations. Also suggest, asking each student to complete a self-evaluation form - i.e. "things I like to do." "I seem happiest when I am doing things with my hands etc." Have students interview five people with regard their occupation; this activity works well.
- ° Management of Resources needs to be expanded. Making things at home; furniture, clothing, candles, leather goods, food items can be specifically cost related to purchasing cost. Costs of processed food items can be studied here as opposed to "making from scratch". Self-repair automotive stores could be compared with regular repairs. The necessity of electrical appliances and their drain on our supply of electricity can also be an issue for discussion.
- ° Students can prepare a questionnaire for entire school to determine present environmental resources used frequently, not frequently, and those resources they would like to have available. Students can then evaluate and determine areas of waste and areas where attention and effort should be focused.

FIELD TESTING PROCEDURES (continued)

- ° In Cambridge, many Portuguese students are in need of consumer information and have formed their own club as one way of helping them do this. One of the functions of this club is the establishment of a pool of tutors to assist new foreign students as they enter school.
- ° As most students (9th grade) don't have any steady income, most of the activities listed here are unworkable. The student may keep a record of how they did spend their money for a period of one week. Magazine articles which discuss budgets for families can be used as a resource.
- ° The comparison of credit costs requires a great deal of attention. Attention should be called to new consumer protection legislation here and much attention should be paid to computational skills, connecting dollar cost to percent cost etc. Teacher prepared a six page booklet covering cost of loans, installment purchases and layaway plans as well as credit cards.
- ° The economics of supply and demand can be demonstrated by studying specific consumer goods, entertainment, Bruins vs. Celtics attendance, movie and television industry as well as jobs.
- ° Comparisons can be made between demand for goods today that did not exist twenty-five years ago, demonstrating that the consumer is the determiner of production.
- ° Prepare a stock market game, each student receives an initial \$1,000.00. Each day he receives a new listing of stocks and is entitled to buy or sell. Each day a student also receives a chance card which results in some financial or personal gain or a serious personal or financial set-back. The students seemed to enjoy the game and learned the sense of responsibility which goes along with investing as well as becoming familiar with a new vocabulary and a simplified operation of stock market.
- ° The "You and Your Community Bank" mixed media program published by the Now Corporation, St. Albans, West Virginia, 1973, distributed by Charlesbank Trust Company is a useful resource.
- ° Have students investigate one agency at each level of government to determine its purpose and method of operation. Discuss those taxes which are the primary sources of income at each governmental level.
- ° In the area of cost and safety, study the automobile industry and its added cost for installation of fuel emission controls and the additional gas which the consumer needs for such a device.
- ° Discuss needed legislation to control sale of drugs (such as Quaaludes) which are not classified as hard drugs but which can be just as harmful.
- ° The Consumer and Mass Communications - suggest having a representative from an advertising agency speak to the class with regard to techniques used and costs involved in various media.
- ° Activities in Contributing Influences need to be expanded and more specific. Color and shape and size of bottles can be explored as well as color in store, store set-ups and the effect of music playing in

FIELD TESTING PROCEDURES (continued)

stores. Societal pressures and teenage fads can be explored here. Perhaps students could study ads to determine specifically what qualities or characteristics to these ads attribute to members of the family, (mother, father and children).

- ° A bulletin board display kept current is an excellent activity for consumer rights and responsibilities. All sources of consumer information should be fully explored here. Careful studies of labels and current legislation with regard to them should be studied. All publications, Consumer Reports, etc. as well as the manufacture himself should be discussed and evaluated.
- ° Organizations such as BBB, the Consumer's Council should be brought to the attention of students; representatives of these groups invited to the classroom.
- ° Suggest a field trip to the meat packaging plant (such as Stop & Shop in Marlborough) as an example of the effort to provide the consumer with the most sanitary methods of packaging meats to insure their safety and provide the best quality.

The content area - Values and Goals (yellow section of this Supplement)- was the subject of several divergent opinions and reactions. Examples:

- ° High School Students (Grades 9-12 in Business Education, Social Studies) felt embarrassed reported the teachers; "a very sensitive area"; "students are reluctant to display publicly individual or family values"; "when black students in class commonly do not have a father how can teacher expect them to adequately develop charts showing values and goals for themselves and their families?"
- ° On the other hand, "high school Home Economics approach is different: we think in terms of accepting each person as a human being, that everyone has a worthwhile family, a worthwhile life, and worthwhile goals."
- ° An 8th grade class (Home Economics) enjoyed this area of the Guide the most; teacher had planned only one period, but students requested more and spent three periods in taking "Forced Values" test and discussions which followed. Students were very much involved, and willing to share; they observed peer group pressure at work and could see the problems encountered in objective choice making; teacher felt this learning is important at this age level.

EXPLANATORY NOTE

The Generalizations, Learning Experiences and Teacher's Evaluations which follow were adapted from the original Planning Guide for Consumer Education K-12 and tested in classrooms (Grades 3-12) in the Cambridge Public Schools between February 1973 and May 1973. They relate to the four basic content areas and are arranged in this order by grade level: numbers refer to corresponding pages in the original Guide. In many cases, generalizations were modified to meet classroom needs.

Due to monetary and time limitations, this Supplement has several gaps. New or modified objectives have not been developed; readers should refer to the Objectives in the original Planning Guide. Also, Learning Experiences related to specific areas of the Content Outline (page 3 of Supplement) have not been included for all grade levels.

I. THE CONSUMER: HIS VALUES AND GOALS

The consumer consciously or unconsciously employs personal values and goals as an individual. He should realize his values and goals are influenced by his total environment. He should also recognize his existence requires certain rights and responsibilities toward himself and his environment. Consequently he will be able to evaluate his own life patterns and spending habits in terms of his values and goals.

A. SELF DEVELOPMENT

GENERALIZATION

- * A person's values and goals are formed during the process of self-development. (Planning Guide - p.3)

PRIMARY (K-4)

LEARNING EXPERIENCE

- * Following a debate on wants and needs, students collected magazine pictures; they discussed whether each represented a want or a need and why an item may fit either or both categories; working in groups, they made collage to illustrate their discussion.

TEACHER'S EVALUATION

- * Enthusiastic response from students who enjoyed working together in groups. (Grade 3, Harrington School)

A. SELF DEVELOPMENT (continued)

INTERMEDIATE (5-8)

GENERALIZATION

- ° A person's values and goals are formed during the process of self-development. (Planning Guide - p.3)

LEARNING EXPERIENCE

- ° Following the taking of a Personal Preference Test (Consumer Education Curriculum Guide College of Home Economics, Texas Tech University, Lubbock, Texas), students worked on two projects: (1) allowances, including a listing of ways money is spent and how they spent allowance related to their own values and goals, and (2) development of skits based upon "how to ask for an allowance". They voted on the best skit, taped this and replayed it for further class discussion.

TEACHER'S EVALUATION

- ° Successful learning experience for students. (Grade 7, 8, Harrington School)

B. HEALTH AND SAFETY

GENERALIZATION

- ° Taxes help to provide health care and facilities to assure citizens of safety via police and fire protection and through (community) agencies. (Planning Guide - p.6)

PRIMARY (K-4)

LEARNING EXPERIENCE

- ° Following discussion of taxes, health care services, pollution control, police and fire protection, children made posters on "Keep Cambridge Clean", "For Safety's Sake", "Police Working For You", and "Stop Pollution Now".

TEACHER'S EVALUATION

- ° Students worked hard and with enthusiasm on this project. (Grade 3, Harrington School)

B. HEALTH AND SAFETY

GENERALIZATION

- ° The individual has a right to good health and safety, the right to choose, and the right to information. (Planning Guide - p.6 modified)

INTERMEDIATE (5-8)

LEARNING EXPERIENCE

- ° Using foods purchased from health food store and the "corner store", students investigated specific products, discussed advantages and disadvantages of each, and constructed a chart comparing prices of these items.

TEACHER'S EVALUATION

- ° The class was surprised at the high prices of the health food store products purchased. They compared them with similar products at the corner store and made a total. This was used as a bulletin board display in the "consumer corner".

This project gave the students an opportunity to use the following:

- (a) Price per ounce
- (b) Define health foods
- (c) Read labels
- (d) See how values influence purchases.

(Grade 8, Webster School)

SHOPPING BILL		
Health Food Store		Corner Grocery Store
56¢	Tomatoes (Canned)	31¢
65¢	Spinach (Fresh)	39¢
\$1.23	Catsup	39¢
85¢	Peanut Butter	59¢
30¢ lb.	Carrots (fresh)	30¢ lb.
\$3.43	TOTALS	\$1.98

C. DECISION MAKING

GENERALIZATION

- ° Differentiating between needs and wants (help to) determine consumer choices. (Planning Guide - p. 9, modified)

PRIMARY (K-4)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- ° Following a discussion of needs and wants, children engaged in role-playing a family situation "father receives a raise in pay". Some children made their own booklets of needs and wants.
- ° Teacher reported new awareness and interest developed as a result of this experience. (Grade 3, Fitzgerald School)

GENERALIZATION

- ° Every day decisions involve thoughtful evaluation of self and situation. (Planning Guide - p. 9, modified)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- ° Using the magazine, Junior Scholastic - News Trails (3/26/73), students participated in a play from article, "Deciding What To Do", titled "A Visit to Zinkland", in which noone is allowed to think!
- ° Children enjoyed taking part in the play, "A Visit to Zinkland"; in Zinkland, noone is allowed to think! Good discussion followed. (Grade 3, Fitzgerald School)

C. DECISION MAKING (continued)

GENERALIZATION

- ° Making distinctions between wants and needs involves choices of consumer goods; (Planning Guide - p. 9, modified) choices also relate to producing goods and performing services.

LEARNING EXPERIENCE

- ° Using an overhead projector with transparencies, and worksheets, students discussed wants and needs, and defined producer and consumer.

TEACHER'S EVALUATION

- ° Overall concept of choice between goods and choices of performing services or producing goods appeared to be meaningful to students. Some difficulty arose with role definitions of producer and consumer. (Grade 4, Webster School)

INTERMEDIATE (5-8)

GENERALIZATION

- ° (1) People's different needs and wants determine their consumer choices;
- ° (2) The alternatives involved in a decision represent disadvantages as well as advantages. (Planning Guide - p. 9)

LEARNING EXPERIENCE

- ° Using a tape recorder and a sample girl's sweater, students developed role-playing situations to illustrate a sales experience as, "Sales person tries to sell a \$12.00 sweater to a woman who came into store for a \$10.00 sweater on sale and in a different color." The same sales experience was played by several groups of students, showing various interpretations. Students learned about "bait and switch" selling, how to look for quality, and to buy "needed" products regardless of a "bargain"; also they learned about color coordination with clothes already owned.

TEACHER'S EVALUATION

- ° Entire class was involved and expressed enthusiasm. "A good lesson to use to involve consumer education in terms of buying ready-made clothing." Students enjoyed defending their own reasoning (reflecting their values) with others. (Grade 7, Webster School)

C. DECISION MAKING (continued)

GENERALIZATION

- ° Values and goals are formed (shaped) through interaction with others when making decisions. (Planning Guide - p. 3, modified)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- ° In a laboratory class, students compared three different food products, biscuits, macaroni and cheese, brownies, in terms of making the product "from scratch", using a mix and purchasing frozen or refrigerated. Each food product with its variations in preparation were rated by class members using attached chart and results were shared.
- ° Results showed that refrigerated biscuits, macaroni and cheese made "from scratch", and brownies made from a mix rated highest. Students felt that decisions are made according to "personal taste" and "going along with the group". (Grade 8, Fitzgerald School)

Name				Date						
LABORATORY FOOD COMPARISON										
Product Form	Brand	Total Volume	Size of Serving	Total Cost of product	Cost per Serving	Preparation Time	Cooking Time	Total Time	*Eating Quality	Comments
Recipe										
Mix										
Refrigerated or Frozen										

*Judge each food as - superior, good, fair, poor.
Or delicious!

C. DECISION MAKING (continued)

GENERALIZATION

- ° Making valid decisions related to use or service of a consumer product must be a learning process involving group discussion, comparison of products and experience. (Planning Guide - p.9, modified)

LEARNING EXPERIENCES

TEACHER'S EVALUATION

- ° (a) Using a word association game (Penney's Forum - Fall/Winter 1968 - Decision Making) students became familiar with consumer vocabulary (credit, price, retailer, etc.) and then discussed typical consumer slogans using the words they had learned.
- ° (b) Working in small groups, students then developed original role-playing situations.
- ° Some of the groups brought in "pretend" props, others used different voices, all became involved. See attached skits. (Grade 8, Fitzgerald School)

SAMPLE SITUATION

Melvin Cowles is applying for credit to buy a color TV. The TV costs \$450. and Melvin Cowles wants to discuss the contract and payment arrangements.

Peter Smith is credit manager of the store. It is his job to check and approve credit applications.

If you were Mr. Cowles how would you go about applying for credit? What questions would you ask about the contract? How would you convince Mr. Smith that you are a good credit risk? How would you react if credit is refused?

If you were Peter Smith what would you want to find out about Mr. Cowles before approving the credit application? How would you get the information? How would you handle the situation if the application had to be turned down?

Good morning. My name is Mary Buxton and I'm here to buy a graduation dress. I would like the dress to be around \$20.00.

How do you expect to get a good dress for twenty dollars?

Well, I see a dress that I want and I have already tried it on. It costs about \$19.00. But it has a rip underneath the arm. I've seen many more but the dress I want is No. 1 on my list.

Mary, may I call you by your first name?

C. DECISION MAKING (continued)

SAMPLE SITUATION (cont.)

Yes, you may.

Why don't you do this, Mary? Why don't you pick out a dress for \$22.00. Since you only have \$20.00, you can pay four dollars later.

Oh thank you, Miss uh, Miss.....

My name is Miss Sadler. Tell me your address and phone number so I can send a bill.

OK, Miss Sadler. Thank you for your help. I will try to get the four dollars by next Monday. Goodbye.

(Leaves store)

GENERALIZATION

- ° Although some values are common to all, choices are affected by the amount of money you have to spend. (Planning Guide - p. 9, modified)

LEARNING EXPERIENCE

- ° After viewing film strips on informative labeling and examining actual labels, students developed a collage of labels. Subjects discussed included how labels can help in choosing a product, information (such as quantity or weight in liquid measure), listing of ingredients (and their order of importance in food labels), use and care of product, and how all of this information can affect choices within a budgeted amount of money.

TEACHER'S EVALUATION

- ° Following the discussion, students were involved in redesigning labels which were supplied by the teacher. Students did not cooperate (possibly because of their home situations and/or lack of motivation) in bringing labels from home. (Grade 8, Fitzgerald School)

SECONDARY (9-12)

GENERALIZATION

- ° Higher priced product is not necessarily the best tasting or the most nutritious - peoples' needs and wants may differ. (Planning Guide - p. 9, modified)

LEARNING EXPERIENCE

- ° Eight kinds (brands) of ice cream were purchased at local store; students tasted and rated each kind of ice cream as excellent, good, or fair on qualities of appearance, flavor, and texture. A Time magazine article was used as basis for discussion of nutritive value of ice cream.

TEACHER'S EVALUATION

Students were very seriously involved as they compared rating sheets. Ice cream that rated best was not the most expensive; great variety in quality and cost among the eight kinds was noted by students.

As a result of this learning experience, students developed a questionnaire on consumer problems which they used to conduct interviews (with other students). (Grade 9, Cambridge High and Latin School)

D. OCCUPATIONS

GENERALIZATION

- ° When considering different occupations, various factors influence one's choice; personality, ability, education, income, and personal likes and dislikes are examples of such factors.

LEARNING EXPERIENCE

- ° Using an Interest Check List prepared by the Massachusetts Division of Employment Security (see next page) Form #3100, students selected two occupations they wanted the most and then listed requirements they felt would be required to fill those jobs.

TEACHER'S EVALUATION

- ° Students had to consider their own values, goals and resources to see if the job they chose was suitable for them. Since this unit came near the close of the school year, students were helped in choosing the type of high school they might enter. (Grade 7 - Webster School)

NOTE: Two pages of six are reproduced here.

Form 3100
Rev. 12-57

THE COMMONWEALTH OF MASSACHUSETTS
DIVISION OF EMPLOYMENT SECURITY

INTEREST CHECK LIST

Name _____ Date _____
Address _____
Street _____ City _____
School _____
Name _____ City _____

It is important to all of us that we like our jobs, because, to succeed, we must be happy and interested in our work.

This Interest Check List may help you decide what kinds of work you would like. It indicates a broad range of activities which are found in most industries and occupations in the United States today.

Read and check each one of the statements carefully. If you think you would "like" to do this kind of activity, make a check under the "L"; if you "don't like" the activity, make a check under the "D"; if you are not certain whether you would like the activity or not, make a check under the "?".

After you have checked each activity, go back and double check at least three activities that you think you would most like to do.

You may check an activity even if you do not have training or experience for it, if you think you would enjoy the work. If you check the "?" this shows you are uncertain, either because you don't know enough about the activity or because you cannot make up your mind whether you like it or not.

After you have filled out the Check List, the Counselor will go over your responses with you to help you discuss further your interests and jobs you would like.

Here are items about a wide variety of duties you might find in different jobs. All you have to do is indicate how you feel about that activity by placing a check under

L----Like
?----Uncertain
D----Dislike

	L	?	D		L	?	D
Sketch or paint pictures of people or objects.	___	___	___	Collect and analyze information about community problems.	___	___	___
Create artistic designs	___	___	___	Advise people about their personal problems.	___	___	___
Arrange objects or decorate to get pleasing effect.	___	___	___	Interview and counsel people about jobs or schooling.	___	___	___
Carve objects from clay or stone	___	___	___	Conduct public opinion surveys.	___	___	___
Take photographs for use in advertising	___	___	___	Conduct studies on economic problems.	___	___	___

(0-X1) (0-X5.1)

	L	?	D		L	?	D
Sing as a paid entertainer.	—	—	—	Direct traffic	—	—	—
Play a musical instrument.	—	—	—	Enforce state and national laws.	—	—	—
Compose or arrange music.	—	—	—	Direct fire fighting and prevention in factory.	—	—	—
Conduct an orchestra or band.	—	—	—	Inspect machines and working conditions to prevent accidents.	—	—	—
(0-X2)	—	—	—	(0-X6-2)	—	—	—
Write short stories or books.	—	—	—	Perform nursing duties in hospital or home.	—	—	—
Write articles or books to influence people's opinions.	—	—	—	Make chemical or laboratory tests.	—	—	—
Report events or activities.	—	—	—	Treat animals for injury or disease.	—	—	—
Edit or so-write news items.	—	—	—	Prepare medicines according prescription.	—	—	—
Write TV and radio scripts or plays.	—	—	—	Conduct experiments in properties of metals or other materials.	—	—	—
(0-X3)	—	—	—	Do medical X-ray work.	—	—	—
Act in a play.	—	—	—	Plan menus for hospitals, schools, or hotels.	—	—	—
Dance classical or interpretative dances.	—	—	—	(0-X7.0)	—	—	—
Comment on news for radio and TV.	—	—	—	Review and prepare financial statements for a company.	—	—	—
Announce radio and TV programs.	—	—	—	Assist clients in obtaining legal rights.	—	—	—
Play professional football, baseball or other sports.	—	—	—	Purchase supplies for large firm.	—	—	—
(0-X4)	—	—	—	(0-X7.1)	—	—	—
Instruct classes of students.	—	—	—	Make change and cash checks.	—	—	—
Show others how to play new sports or games.	—	—	—	Keep a set of books for a business concern.	—	—	—
Select and catalogue books and periodicals.	—	—	—	Type letters and reports.	—	—	—
(0-X6.0)	—	—	—	Take dictation in shorthand.	—	—	—
Patrol forest lands.	—	—	—	Keep inventory of material and equipment.	—	—	—
Observe and report weather conditions.	—	—	—	(1-X2)	—	—	—
Explore and chart earth's crust to locate gas and oil deposits.	—	—	—	Operate mimeograph machine.	—	—	—
(0-X7.3)	—	—	—	File reports alphabetically.	—	—	—
Plan and design roads and bridges.	—	—	—	Sort and deliver letters.	—	—	—
Design tools, machines, and electric equipment.	—	—	—	(1-X4)	—	—	—
Pilot an airplane for a commercial line.	—	—	—	Operate a telephone switch-board.	—	—	—
Work out high-speed computer problems using mathematics.	—	—	—	Make appointments and answer telephone.	—	—	—
Set out machinery and plan flow of work in a factory.	—	—	—	Make collections from customers.	—	—	—
Observe and plot light flashes on radar scope to report air traffic.	—	—	—	Direct customers to proper departments in store.	—	—	—
(0-X7.4)	—	—	—	(1-X5.0)	—	—	—

II. THE CONSUMER: HIS MANAGEMENT OF RESOURCES

The decisions of consumers reflect differences in resource management as well as differences in values and goals. One reason for this is the availability and/or scarcity of resources which affects the range of choice a consumer may have. Good management of resources is required of consumers because resources are limited, while wants may be unlimited. The student should understand that different types or combinations of resources, both personal and environmental, may be used to increase his effectiveness in meeting his needs and wants.

A. PERSONAL RESOURCES

and/or

B. ENVIRONMENTAL RESOURCES

GENERALIZATION

- ° Personal resources include energy, talent, ability and knowledge. (Planning Guide - p. 17)

PRIMARY (K-4)

LEARNING EXPERIENCE

- ° Using a Survey of Community Resources (from the School Department, Cambridge, Mass.), students identified recreational facilities in their community and constructed a map of their location; then they discussed school and city assets which are public resources available to all citizens (consumers).

TEACHER'S EVALUATION

- ° Students enjoyed talking about the recreational facilities in their community. Teacher believes this lesson helped to broaden their horizons. (Grade 3, Harrington School)

C. TIME

GENERALIZATION

- ° Time is a limited resource for each individual. (Planning Guide p.22)

LEARNING EXPERIENCE

- ° Using a Survey of Community Resources (School Department, Cambridge), the class made charts showing, "An Exciting way to Spend Saturday" using either a specific sum or no money at all. Students investigated new kinds of leisure activities they would enjoy.

TEACHER'S EVALUATION

- ° The children not only enjoyed this lesson, but reported back to the class ways in which they spent their time on Saturday. (Grade 3, Harrington School)

D. MONEY

GENERALIZATION

- ° Money is used in the United States today as a method of exchange for goods and services, rather than trading articles or bartering. (Planning Guide - p.25, modified)

PRIMARY (K-4)

LEARNING EXPERIENCE

- ° Using overhead projector and transparencies, students discussed generalization, cavemen and traders of the past and the reasons for trading, the impracticability of trading today, and the reasons for the emergence of money in our history.

TEACHER'S EVALUATION

- ° Students demonstrated their understanding of these concepts by filling out answers in their worksheets. They also made "money" in the proper denominations and discussed how they might use it in the "play store" in class. (Grade 4, Webster School)

D. MONEY (continued)

GENERALIZATION

- * Money is a medium of exchange and is used to obtain goods and services for producers as well as for consumers. (Planning Guide - p. 25, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- * From their own experiences, students listed occasions when family members or friends were producers and stated the medium of exchange; they also listed experiences of family and friends as consumers.
- * Students were pleased with their new understandings of roles in the economic system both as producers and consumers as well as the interdependence of each group. (Grade 9, Cambridge High and Latin School)

GENERALIZATION

- * The consumer has a responsibility to the producer (or retailer) when buying on time - use of credit. (Planning Guide - p. 25, modified)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- * Using copies of conditional sales contracts, students analyzed written agreements contained in them. They discussed the rights of sellers (retailers) and the rights and responsibilities of buyers (consumers). They learned that only conditions written into contract are honored.
- * Students gained new awareness regarding sales contracts; they realized that "the proper use of credit can make a person more responsible; for example, in signing a sales contract for items bought on installment plan, one has to accept not only agreement to pay for item, but also to maintain it in good condition." (Grade 9, Cambridge High and Latin School)

III. THE CONSUMER AND THE ECONOMIC SYSTEM

The economic system is an organized method for making and marketing goods and services to solve the problem of wants and needs of a society. The marketplace is an allocation of resources and is interdependent upon human services, government regulations and business operations. The consumer has a direct role to play as worker, citizen and user of goods and services by understanding basic economic principles.

A. STRUCTURE AND OPERATION OF OUR SYSTEM

GENERALIZATION

- ° Production, distribution and consumption are components/parts of our economic system that satisfy basic needs for food, (clothing and shelter). (Planning Guide - p. 30, modified)

PRIMARY (K-4)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- ° After discussing production and distribution of food - using booklet "Where We Get Our Food", National Dairy Council, 1967 - children wrote and illustrated stories using cartoon strip format. (See attachment.)

- ° This was an exciting activity for the class. After developing their cartoons, these were shared with the class; students voted on the best ones to be placed on bulletin board. (Grade 3, Fitzgerald School)

STRUCTURE AND OPERATION OF ECONOMICS SYSTEM 3A

LEARNING ACTIVITY - 3rd Grade - Fitzgerald School

After studying principles of food marketing in consumer education, children were asked to draw a cartoon describing what they had learned. Here is what Monica produced:



A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

GENERALIZATION

- ° Consumers need to be responsible for exercising intelligent choices, because their income is limited relative to their desires. (Planning Guide - p. 30)

INTERMEDIATE (5-8)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|--|
| <ul style="list-style-type: none">° The class was involved in a money raising project for "class day". After investigating the sales literature of four different candy companies (Kathryn Beech Candies, Mrs. Lelands Kitchens, Chocolate Co. of America, and Schultze's Candies), students compared the literature to see if they wanted a candy sale, and which company offered the most for the money; they compared the companies as to amount of information given, price per box, and weight per box; they considered the "fringe benefits" (prizes, labels, form letters, etc.), method of payment (prepaid or charge), profit per box of candy, and whether to purchase direct from candy wholesaler. They discovered that two of the "companies" had the same address! | <ul style="list-style-type: none">° Class decided to sell pennants that they would make themselves as it would be more profitable! (Grade 8, Webster School) |
|--|--|

A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

GENERALIZATION

- ° Structure of economic system is built on production, distribution and consumption of goods and services. (Planning Guide - p. 30)

INTERMEDIATE (5-8)

LEARNING EXPERIENCE

- ° As a money raising project for their "class day", the students decided to construct small pennants out of felt with the letter "W" to represent the school, and then to sell them for 10¢ at the student-faculty basketball game. This project involved purchasing the materials, assembling the pennants, and then selling them. Using resources in the area (sales personnel in several stores in Central Square, Cambridge), some of the students volunteered to advance the money for fabric, others listed five stores and shopped for comparative prices. Students compared purchase price per yard and price per pre-cut piece at each store. One sales person helped the students by laying out the felt squares to cover a yard so they could see how many were in a yard and could tell the cost. The class assembled the pennants, considered cost of material, their own time to make the items, and the demand for the pennants and agreed to charge 10¢.

TEACHER'S EVALUATION

- ° "Excellent shopping (consumer) experience!" Although class had "many problems, as distributors, all became very involved. They work best when doing a project of this type." (Grade 8, Webster School)

A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

GENERALIZATION

- ° The poor pay more in their neighborhood than do the middle class and (more) affluent in theirs - "wide income disparity in our economic system has an effect on consumer needs". (Planning Guide - p. 30, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|---|--|
| <ul style="list-style-type: none">° Students were assigned different areas of the city (Cambridge) as well as surrounding communities to investigate prices for specific items and also costs for school lunches (Lexington and Cambridge). After collecting this data, they returned to class for evaluation session. Outside speakers including store representatives came to the class to discuss the problem. | <ul style="list-style-type: none">° Students felt this learning experience was worthwhile. In this particular study, results showed that in fact prices in the "affluent area" were higher "by a considerable degree" than those in lower income areas. Class then began to discuss the validity of concept such as "the rich pay more and should they?" (Grade 12, Cambridge High and Latin School) |
|---|--|

C. ROLE OF GOVERNMENT

GENERALIZATION

- ° Federal and state regulatory agencies represent and protect the interests of consumers. (Planning Guide - p. 38)

PRIMARY (K-4)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|---|--|
| <ul style="list-style-type: none">° Using a textbook, "Communities and Social Needs", and the weekly newspaper, Cambridge Chronicle, students listed and discussed government services available in Cambridge and in Massachusetts; they also talked about how tax money is used and what would happen to a "Town without taxes". | <ul style="list-style-type: none">° Although this lesson developed several new and unfamiliar concepts, children were interested and demonstrated new awareness of their own community. (Grade 3, Harrington School) |
|---|--|

C. ROLE OF GOVERNMENT (continued)

GENERALIZATION

- ° Individuals have a responsibility to support government services through taxes which may be a necessary evil to some citizens. (Planning Guide - p. 38, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

- ° Using materials from the Internal Revenue Service, a list of income tax terms, and crossword puzzle, students completed individual tax forms (1040 and 1040A) for themselves and for a family of three.

TEACHER'S EVALUATION

- ° This unit proved to be a difficult one for students in this level (grade 9). When discussion was limited to simple problems and crossword puzzle exercise, they showed interest and evidence of learning. (Grade 9, Cambridge High and Latin School)

GENERALIZATION

- ° Consumer Information is a must for consumer protection under law and consumer protection laws are functions of government. (Planning Guide - p. 38, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

- ° (Spread over the year)
Use of free leaflets from the Office of the Attorney General
UNSOLICITED GOODS BY MAIL--
BAIT AND SWITCH SELLING--
GUARANTEES--PURCHASING A USED CAR--COST OF BUYING ON CREDIT--
HARASSING AND DECEPTIVE PRACTICES--PURCHASE-LOANS.
Demonstration Courtroom Hearings in class.
Consumer Seminar. Filing legislation by students.

TEACHER'S EVALUATION

- ° "I never knew!" Knowledge is a guide for acting; a guide for the present and the future. There is a need for continual scrutiny of the relation of government and big business with the 211 million American consumers of which the student is one important member. (Grade 12, Rindge Technical School)

C. ROLE OF GOVERNMENT (continued)

LEARNING EXPERIENCE

- ° Resources included:
Materials from State Attorney General's Department, State House, Boston, Mass., v.g., "Consumer Fraud Is Not A Dirty Trick, It's Against The Law"...
Speakers from the A.G.'s Office, Lawyers with Consumer expertise, News media, and community stores.

GENERALIZATION

- ° Taxation is an involuntary method of payment to local, state and federal government for services deemed necessary and the U.S. budget for the fiscal year 1974 has a meaningful bearing on taxpayers, young and old, now and later. (Planning Guide - p. 38, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|--|
| <ul style="list-style-type: none">° (Spread over four months)
Direct exposure to income tax forms. Of what practical and necessary import? Millions of people involved, including the students, now. Use of tax tables and schedules filling out Individual Income Tax Returns 1040 and 1040-A. Supporting schedules, definitions, tax problems, puzzle from Teacher's Guide. Consumer Seminar. Filing legislation by students. Resource Materials Used:
News media. Consumer Conference Telephone "Hot-line" to Internal Revenue Service et al. (Social Security Administration, Dept. of Health, Education and Welfare; Legal Aid).
"Teaching Taxes Program" with student texts, "Understanding Taxes", Teacher's Guide & enlarged Forms 1040 and 1040-A; Sound Filmstrip, YOUR TAX DOLLAR, N.Y. Times Field Agent from S.S.A. | <ul style="list-style-type: none">° "Something useful done in class for me and my family, i.e., the filling out of Federal & State income tax forms." Analysis of relationship of taxation with the running of lives; how the Federal & State governments allocate money.
F.I.C.A. Its meaning now and later for me and my current family and my family in the future. (Grade 12, Rindge Technical School) |
|--|--|

C. ROLE OF GOVERNMENT (continued)

GENERALIZATION

- ° Taxation is an involuntary method of payment to the government for services deemed necessary. Taxes in the U.S. are set up so the middle classes are forced to carry the burden while the rich have loopholes and concessions. (Planning Guide - p. 38, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|--|
| <ul style="list-style-type: none">° To prove the validity or falsity of the generalization, students decided to investigate how rich and poor manage the taxing of their money. They completed tax forms using poor, middle income, and affluent figures, taking the appropriate deductions. They also went out into the community to interview business firms and corporation personnel to find out their feelings re/ tax concessions. In addition, they interviewed city and town leaders to determine why a municipality would grant concessions to a corporation. Outside speakers added to the community experience. | <ul style="list-style-type: none">° Because there was so much actual "doing", students enjoyed the series of lessons on taxation. Many new concepts sprang up during our discussions, from differing philosophies like "ability to pay" etc. to a society without taxes. (Grade 12, Cambridge High and Latin School) |
|--|--|

GENERALIZATION

- ° Consumers have the protection of federal and state agencies (through legislation) against unfair practices and they have the responsibility to support these laws. (Planning Guide - p. 38, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|--|
| <ul style="list-style-type: none">° Two lawyers spoke to class on procedures for registering complaints and cited typical unfair practices used by some business firms. In a field work (continued on next page) | <ul style="list-style-type: none">° Students displayed new awareness to the classroom reports which had been unknown to them before this exposure. (Grade 12, Cambridge High and Latin School) |
|--|--|

C. ROLE OF GOVERNMENT (continued)

SECONDARY (9-12) (continued)

LEARNING EXPERIENCE

- ° assignment in the community, students investigated retail practices which they felt were unfair. These reports were then shared in the classroom. Materials for student resource included pamphlets from the Consumer Protection Division of the Attorney General's Office (State House, Boston). Lawyers provided class with copies of "Did You Buy A Lemon?"

D. ROLE OF THE CONSUMER

GENERALIZATION

- ° Intelligent consumers make use of comparison shopping techniques for better buymanship - price variance between items may or may not be justified. (Planning Guide - p. 41, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|---|---|
| <ul style="list-style-type: none">° Using local newspapers and shopping in local supermarkets, students chose one consumer product to investigate; they compared various ways to buy the item, sizes available, and types of store to determine the most economical purchase. | <p>In general, students seemed very interested and were surprised to find significant price differences. However, some students found it difficult to get to a number of supermarkets so variety of resources was lacking in some instances. (Grade 9, Cambridge High and Latin School)</p> |
|---|---|

D. ROLE OF THE CONSUMER (continued)

GENERALIZATION

- ° Market conditions influence individual and family purchases. What can be the effect of a consumer boycott on rising meat prices, for example?

SECONDARY (9-12)

LEARNING EXPERIENCE

- ° Using Boston newspapers (Globe and Herald-American) and Time Magazine, students participated in a class debate on two topics:
(1) I will, or will not participate in this week's boycott, and
(2) the boycott will be temporary or permanent.

TEACHER'S EVALUATION

- ° Issue was "hot" - "relevant" student's participation was good. Believe that the small margin of profit which supermarkets operate under should be more fully explored as well as the conditions under which farmers work; also the interplay of supply and demand needs to be explored.
(Grade 9, Cambridge High and Latin School)

IV. THE CONSUMER AND MASS COMMUNICATIONS

Media is all around us. The student needs to be able to distinguish between various forms of communication: television, radio, print, computer, data retrieval systems, among others. As a consumer he should also be aware of the influences of both indirect programming and advertisements as sources of information, means of motivation, and shapers of values.

A. PRIMARY PURPOSES

GENERALIZATION

- ° Characteristics of media advertising are motivational, highly competitive and monetary. (Planning Guide - p. 47)

PRIMARY (K-4)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|--|
| <ul style="list-style-type: none">° To stimulate awareness, children listened to commercials on radio and TV at home; they decided what phrases and slogans made one want to buy a product. In a game situation, each student made a cassette recording of his "own" product without mentioning specific brand name. Class members then listened to the tape and tried to guess the name of the product.° Using daily newspapers, magazines, radio and TV, children told how they would like to spend a specific amount of money. They made a chart showing the different choices of everyone in the class. | <p>Children became highly motivated and gained new awareness of how advertising persuades through the emotions. (Grade 3, Fitzgerald School)</p> |
|--|--|

A. PRIMARY PURPOSES (continued)

PRIMARY (K-4) (continued)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|---|
| <p>* Using magazines, their classroom "store", paper and crayons, children cut out "ads" for a collage. Discussion then centered on their choices of the ads, their reasons for choice, and which ads made them want to buy the product. Then, children constructed their own ads and slogans for the "store".</p> | <p>The children completed this assignment in one lesson - 50 min. They finished their own ads in spare time and hung them around their "store" which they had constructed. They understood the concept "How advertisements affect buying as illustrated in their drawings." (Grade 4, Webster School)</p> |
|--|---|

GENERALIZATION

- * Information provided by industry through "want ads" can be a resource for help in making consumer choices. (Planning Guide - p. 47, modified)

PRIMARY (K-4)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|---|---|
| <p>* Using telephones supplied by Telephone Company, children answered want ads in the local newspaper.</p> | <p>* Very enjoyable. Children highly motivated by use of telephones. (Grade 3, Fitzgerald School)</p> |
|---|---|

GENERALIZATION

- * Information provided by agencies through mass communications including advertising, can be a resource to assist in making consumer choices. (Planning Guide - p. 47)

INTERMEDIATE (5-8)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|--|
| <p>* Using television and radio advertising on tape and record player for background music, students listed the kinds of information heard in the advertised messages.</p> | <p>* An exciting and motivating experience for students; they now want to make their own ads on tape and evaluate them. This we plan to do. (Grade 7, Harrington School)</p> |
|--|--|

A. PRIMARY PURPOSES (continued)

GENERALIZATION

- Advertising is much more than it seems (appears) and it is important to identify techniques used by advertising - characteristics of advertising are motivational and based on psychological principles. (Planning Guide, p. 47, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

- After studying newspaper and magazine "ads", tape recordings of TV and radio commercials, tapes of children testifying on dangerous toys before Senate Committee (Vital History Cassettes, Teachers Resource Center, Cambridge) and math exercises on intuitive and deductive reasoning, students discussed intellectual and emotional aspects of persuasion; they constructed booklets which identified advertising techniques, analyzing ads which were informative, and those which were not helpful. Students then listened to rapid dictation of common products and wrote the first brand name that came to their minds. Results were tabulated and evaluated in terms of maximum appeal and in terms of limited market. Other Resource materials used:
Changing Times Educational Service

How to Read Guarantees
How to Read Warranties
How to Read Labels

The Consumer

Problems of American Society series, Washington Sq. Press '69. Excellent for current and urban situation (i.e. Does Adv. help or hinder the consumer? Days with Simplico in N.Y. - A Shirt for Juan Naverro - Better Deal for Negro Shoppers)

Let the Seller Beware, James Bishop

Hot War on the Consumer, Ed. David Sanford

This Is Advertising, James Playsted Wood

From Those Wonderful Folks Who Gave You Pearl Harbor,

Jerry Datto Fomera

TEACHER'S EVALUATION

High degree of interest was shown by students in this learning experience. Results of quiz showed considerable learning had taken place. (Grade 9, Cambridge High & Latin School)

A. PRIMARY PURPOSE (continued)

GENERALIZATION

- * Ultimate and general effect upon the consumer that advertising contributes is motivational, emotional and monetary. (Planning Guide - p. 47, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

- * Following background information given in lecture, students were assigned research projects which included advertising design, audiences, impact of TV on consumers, and the advertising approaches used on TV. They participated in a culminating project in which they drew up an advertisement from initial idea to final layout. Resource materials included TV media, newspapers, magazines, a C.B.S. TV program "Advertising and The Consumer", Advertising text (Irwin Series). The Supermarket Trap, Jennifer Cross.

TEACHER'S EVALUATION

Student response to this one particular aspect of curriculum excellent because of relevance and practicability. Motivation to learning experiences to do outside projects collecting and analyzing ads effort minimal. Discussion and role play of programs (ads) excellent especially "Is advertising necessary" in our economy from point of view of consumer, advertiser, TV industry. Conclusion of study Students realize the importance of advertising and especially the role that it plays in the economy. Overall comment: Most realize this was incorporated into a years curriculum

A. PRIMARY PURPOSES (continued)

GENERALIZATION

- * Although characteristics of advertising are motivational, highly competitive and monetary, information provided through mass communications and by local retailers can be a resource to help consumers in making choices. (Planning Guide - p. 47, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|---|--|
| <p>* Using materials from magazines, newspapers and textbook (General Business-chapters 38-40, and Gregg book), students studied a product of his own choice. These choices were discussed in class. Following these lessons, two tests were given to evaluate learnings. (See below)</p> | <p>* Although students were slow to respond on first day, progress was seen and interest was stimulated as lessons progressed. (Grade 9, Cambridge and Latin School)</p> |
|---|--|

Answer these questions as completely and honestly as possible; do not make up answers.

1. What difference does it make to you if consumer prices continue to increase?
2. Name two things you have bought directly as a result of advertising. What type of advertising? What was said or shown in the advertisement which made you want the product? Were you satisfied with the product? Why or why not?
3. Name one poor choice you have made when purchasing a product. Why was it a poor choice?
4. On what do you spend most of your money?
5. Name one of your spending habits you would like to change. How would you do it?
6. Name a store in which you like to shop. Why?
7. Name a store in which you don't like to shop. Why?
8. What makes a particular retailer whom you know as a "reputable dealer"? What is the advantage of doing business with him?
9. Name 2 products in your home which have a guarantee.
10. Name 2 brand names which you use and tell why.

B. CONTRIBUTING INFLUENCES

GENERALIZATION

- ° The price consumers pay for goods and services includes promotional costs such as advertising, packaging, as well as costs related to stocks and supplies and security. (Planning Guide - p. 50, modified)

PRIMARY (K-4)

LEARNING EXPERIENCE

- ° A walking field trip to Zayres at Fresh Pond Shopping Center, Cambridge. Talks by security manager and store manager and tours of various departments, stockroom, "charge computer service", and security service.

TEACHER'S EVALUATION

- ° Children learned new vocabulary. Wonderful! Culminating activity - We had discussed "operating a store" etc. Children made list of questions before going - all relating to previous discussions and consumer education studies. They were delighted to have questions answered. One of the children suggested we all pick up litter on the way home. (Grade 3, Fitzgerald School)

GENERALIZATION

- ° Advertising plays an important role in our economy, affecting the price structure, media involvement and ultimately the consumer. (Planning Guide - p. 50, modified)

LEARNING EXPERIENCE

- ° Students gathered advertisements from newspaper and magazines to answer question "Why do we use media?" "Importance of advertising" Factual knowledge included: history - types of advertising; sources of advertising; importance of advertising; how advertising is done. Students made advertisements according to the needs they were trying to fulfill.

TEACHER'S EVALUATION

- ° Reaction by students favorable, especially concerning the media and advertising. New concept - dialogue using TV commercials between husband and wife (classic comedy). Students made own advertisements for display of course offering. (Grade 12, Cambridge High and Latin School)

C. CONSUMER RIGHTS AND RESPONSIBILITIES

GENERALIZATION

- ° Consumers have a responsibility to understand how business and industry use media to promote their goods and services; they also need to understand their rights and responsibilities as they are affected by the media.

INTERMEDIATE (5-8)

LEARNING EXPERIENCE

- ° Students were given a page of the Globe newspaper and asked to pick out one article that related to consumer education. They gave a short oral summary to the class. They cut the article out and put it on the consumer corner display. The students read several articles to determine if they were able to apply them to consumer education. This made it necessary to define consumer. Each article brought several new topics of discussion. For ex. price of meat; meat boycott; food stamps. As a resource for the class, "Consumer Corner" display was set up in the home economics room. It contained: Consumer Leaflet 1-8 (Attorney General's Office), Clippings from Boston Globe, The Weekender Newspaper a free consumer publication Weekly - 614 Mass. Ave., Cambridge, Mass., Dole Publ. Co.

TEACHER'S EVALUATION

- ° As a result of these experiences several students brought in past copies of the consumer paper - The Weekender. They can easily obtain it free in local stores, and use it at home. Students liked the poem that was on the consumer corner board.

Workers earn it,
Spend thrifts burn it,
Bankers lend it,
Women spend it,
Forgers fake it,
Taxes take it,
Dying leaves it,
Heirs receive it,
Thrifty save it,
Nisars crave it,
Robbers seize it,
Rich increase it,
Gamblers lose it,
I could use it.

Author Unknown

This was a good introduction to consumer education. It had an open structure which makes it easy to pick up student interests as they come up. (Grade 8, Webster School)

C. CONSUMER RIGHTS AND RESPONSIBILITIES (continued)

GENERALIZATION

- ° Consumers have a responsibility to contribute to the accountability of the media by communicating their concerns to appropriate agencies of government. (Planning Guide - p. 53, modified)

SECONDARY (9-12)

LEARNING EXPERIENCE

TEACHER'S EVALUATION

- | | |
|--|---|
| <ul style="list-style-type: none">° Using TV, radio, newspapers and magazine advertising and textbook (<u>General Business for Everyday Living</u>, chapters 38-39-40 (Unit 8- Aids and Protection for Consumers) students answered questions from textbook. | <ul style="list-style-type: none">° Students became more aware of advertising pitfalls and their own role as responsible consumers. They completed the assigned work with considerable interest. (Grade 9, Cambridge High and Latin School) |
|--|---|

C.I.T.Y. REVIEW OF PLANNING GUIDE

One of the objectives for field testing the Planning Guide (see Objectives, p. 2 of this Supplement) was to involve a community support group to recommend revisions that relate to use of the Guide in an urban school system. Because C.I.T.Y. is a community based educational program, its staff was asked to make this contribution.

C.I.T.Y. Community Interaction Through Youth, a federally funded school without walls educational program, (HEW Title III monies) is a functional part of the Cambridge Public School System. A cooperative arrangement provides for 25% of C.I.T.Y.'s student population to come from Brookline High School, another urban system. Of the 87 participating students in grades 9-12, at least 15% are physically handicapped. A balance of age, sex, background and level of academic achievement of these students reflects both Cambridge and Brookline Communities. Academic credit is granted by the students' "home" school.

C.I.T.Y. students take two courses in their High Schools and spend the balance of their time in the community taking courses taught by established professionals at their place of business; doctors, lawyers, businessmen, occupational educators serve as "Learning Coordinators" under the supervision of C.I.T.Y. staff.

C.I.T.Y. staff who reviewed the Planning Guide were Mrs. Erna Ballantine, Director, James Elliott, Learning Manager and Deborah Ellis, Instructional Coordinator. Here are their observations:

1. In general, the four basic content areas of the Planning Guide - The Consumer: His Values and Goals, The Consumer: His Management of Resources, The Consumer and The Economic System, and The Consumer and Mass Communications - can be applied to urban consumer education.
2. Many of the learning activities in the Guide are not related to problems of poor white and black urban youth in particular; these activities are too far removed from the realities of inner city living. For example, the Suggested Learning Experiences in Management of Resources Money (p. 29 in Planning Guide), "Describe the steps in setting up a plan for managing a teenager's income", and

- "List things to consider in evaluating a teenager's budget" are irrelevant to students who have no income and who cannot find work.
3. Examples of ways in which certain of the suggested Learning Experiences might be modified are:
- a. On Values and Goals - Health and Safety (p. 9 in the Planning Guide), include as guest speakers representatives from Association of Massachusetts Consumers, Massachusetts Welfare Rights Organization, Farm Workers Groups on the safety of workers, and Trade and Labor Unions.
 - b. The Economic System - Structure and Operation (p. 30 in the Planning Guide), add to generalization - "Consumers need to be responsible for intelligent choices" and need to understand selective purchasing.
 - c. The Economic System - Structure and Operation (p. 32 in the Planning Guide) change "Use for example cotton from field to shirt", to "Use for example oil from well to gasoline."
 - d. The Economic System - Structure and Operation of Our System (P. 34 in the Planning Guide) in place of "Buy stocks on paper, using \$1,000. etc.", develop new Learning Experiences on
 - (1) investigating bonds to finance public schools and
 - (2) investigating methods of obtaining bail bonds.
 - e. The Economic System - Money in Our Economic System (p. 36 in the Planning Guide) develop new Learning Experiences related to charge accounts, lunch slips to show the negative as well as the positive aspects of credit.
 - f. Mass Communications - Consumer Rights and Responsibilities (p. 54 of the Planning Guide) add to Suggested Learning Experiences - Find examples of political advertising and evaluate these.
 - g. Mass Communications - Consumer Rights and Responsibilities (p. 55 in the Planning Guide) add a new objective....The student will... develop an understanding of information and motivation in advertising through examination of examples of media advertising.

C.I.T.Y. CLEARINGHOUSE FILES

To maintain communication between C.I.T.Y. staff, the community and the schools is the purpose of these files.

"This file contains information and resources not intended for the exclusive use of C.I.T.Y. staff and associates but rather for the community-at-large. Any information that has come our way we are willing to share (including information about C.I.T.Y.). Materials are added to this file daily."

For further information - contact

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C.I.T.Y. CLEARINGHOUSE FILE CONTENTS

American Trial Lawyer's Association	Rhode Island
Administrative Careers Program	Vermont
Avon Home	Washington, D.C. area
Art	Worcester, Mass.
Black Artists Union	Other alternative programs
Cambridge Community Center	Watertown Home Base School
Cambridgeport Problem Center	Rindge Achievement Classes
Careers	High School in the Community, New Haven
C.E.O.C.	New Articles (folder with clippings)
Churches	Compulsory Education
Civil Rights--U.S. Commission	Administration
Education	Educational Newsletters
Alcoholics	Washington Area Free School
Case studies of Parkway and Metro Programs	The Cambridge Communicator
Belmont, Mass.	Center Peace
Chicago, Ill.	The School Administrator
Woodstock Center, Ill	The Carel
Connecticut	PNAC notes
Maine	Northeast--the Unschool Corp.
Massachusetts	Employment Opportunities
New Hampshire	Environment Action Groups
New York	Equal Employment Opportunity Commission
Philadelphia	Health Careers

C.I.T.Y. CLEARINGHOUSE FILE CONTENTS (continued)

Health-Education-Welfare Dept. Bulletins
Independent Study Project
Identity Cards
Indians
Joint Strategy and Action Committee
Junior League of Boston
Land Development Coalition
Malik Hakim
Massachusetts Rehabilitation Commission
Massachusetts Women's Political Caucus
M.B.C.B.C.
Media
 T.V.
 Radio
 Newspapers
Mental Health
Minority Rights
Muslims
National Guard
National Organization for Women
Network Conference
Network Mailouts
Police
Prisons
Public Policy
Public Safety Department
Puerto Rican Community
Recreation
 Aswalos House
 Cambridge Center for Adult Education
 S.V.B. Workshop

Regional Network Exchanges
School Publications
 Cambridge
 Lexington
 Brookline
 Medford
 Newton
 Cambridge High Latin
Schools Without Walls Network
 California
 Connecticut
 Illinois
 Massachusetts (Amherst)
 Maine
 Rhode Island
Spanish-speaking People
Status of Women
Supportive Network
Vocations for Social Change
Women's Liberation
The World Council of Churches
World Goodwill
Y.M.C.A.
Y.W.C.A.
Young Women's Leadership Development Program

PRELIMINARY RESEARCH FINDINGS

FROM

PRE-TEST - POST-TEST INSTRUMENTS

Steven L. Diamond, Research Associate
Marketing Science Institute

As part of the Consumer Education Pilot Project in Cambridge, a series of tests were developed to evaluate students' progress before and after completing the course. These tests sought to ascertain initial levels of competence in each of four consumer education topic areas-- Consumer Values and Goals, Management of Consumer Resources, The Economic System, and Mass Communications -- and to measure changes in understanding after completion of the course. In addition, a series of four questions relating to students' attitudes toward business and toward the process of being a consumer were included to provide a rough measure of attitudinal changes. This paper briefly describes the instruments and methodology used in field testing, highlights the findings of the tests, and provides conclusions and recommendations for future consumer education and testing programs.

Methodology

The field testing procedure was based on a simple pre and post-test measure of students' attitudes, skills and knowledge as consumers. Two different tests of equal length and similar levels of difficulty were devised for each of three age groups -- elementary, junior high and senior high school levels. Within each classroom, half the class was given one ("A") test and the other half was given a second ("B") test in January, prior to receiving any consumer education training. About two-thirds (227) of the total sample of 351 students were then given consumer education training while the other third (124) were not. In May, after all consumer education activities were completed, all students received a post-test -- the opposite ("A" or "B") version from their pre-test form. The test, design, then, consisted of three groups -- elementary, junior high, and high school -- taking tests in different orders -- A-B or B-A -- with or without

consumer education training -- "consumer education" or "control" groups:

TABLE 1
FIELD TESTING DESIGN

		Consumer Education	Control Group	
Elementary	(A-B	(25)	(21)	(46)
	(B-A	(27)	(20)	(47)
Junior High	(A-B	(29)	(22)	(51)
	(B-A	(32)	(14)	(46)
High School	(A-B	(58)	(24)	(82)
	(B-A	(56)	(23)	(79)
		(227)	(124)	(351)

(Sample sizes are included in Parentheses)

The consumer education related content for each of the six tests was different, and in no instance was the same question included in both an A and B test for the same age level. Therefore, each student was being tested on a different series of items in the pre and post-tests, and no carry-over effects could influence the results.

Each test did, however, cover similar subject areas. Questions were drawn from the "Planning Guide for Consumer Education . . . Grade K-12", (Home Economics Department, Framingham State College, Framingham, Massachusetts, August 1972) with equal emphasis placed on the Guide's four topic headings -- The Consumer: His Values and Goals; The Consumer: His Management of Resources; The Consumer and the Economic System; and The Consumer and Mass Communications. Thus, the elementary tests each contained 16 consumer education questions, 4 from each topic area; the junior high tests each include 6 items from each topic area; and the high school tests each include 8 items per topic area. Differences in test length were designed to allow each test at each level to be completed in approximately the same time frame (15-20 minutes) and to avoid clouding tests results with a fatigue factor from excessive questioning. All items were of a multiple choice nature.

In addition to the consumer education content, 4 multiple choice items were included in each of the 6 questionnaire forms. These items, standardized throughout, were designed to measure the effect of age and of consumer education on attitudes toward business and toward being a consumer.

Findings

The results of the tests suggest that while test order (A-B and B-A) played a significant role in determining pre-to-post test improvement, neither test series (elementary, junior high and high school) nor test group (consumer education and control) by themselves were significant in effecting improvement. When the interaction of test series and test group is considered in an analysis of variance test, however, the effect is significant at the 96.1% level:

TABLE 2
MEAN POST/PRE TEST CONSUMER EDUCATION SCORE*

		TEST GROUP		
		Consumer Education	Control Group	
<u>TEST</u> <u>SERIES</u>	Elementary	1.077	1.232	1.155
	Junior High	1.242	0.838	1.040
	High School	1.218	1.369	1.294

*These scores are computed by taking the ratio of percentage of post-test correct answers to the percentage of pre-test correct answers.

The table suggests that the control groups at the elementary and high school levels improved their performance more than the consumer education groups did. At the junior high level, however, the performance of the consumer education group improved by 24.2% while the control group's performance dropped by 16.2%.

The following table presents the test results in more detail:

TABLE 3
MEAN ADJUSTED CONSUMER EDUCATION TEST SCORES*

		<u>Consumer Education Group</u>		<u>Control Group</u>	
		Pre-test	Post-test	Pre-test	Post-test
<u>Test</u>	Elementary A-B**	52.53	52.94	Elementary A-B	38.52
	B-A	53.82	50.69	B-A	42.94
<u>Series</u>	Junior High A-B	53.35	59.67	Junior High A-B	45.42
	B-A	52.61	48.32	B-A	38.25
<u>and</u>	High School A-B	46.31	51.45	High School A-B	42.10
		45.25	48.64	B-A	46.41
<u>Order</u>		***49.43	51.44	42.58	43.96
		(227)	(227)	(124)	(124)

*All scores have been adjusted so that the mean for all 6 tests is equal (47.91). This has the effect of standardizing test series and order differences to allow for clearer focusing on pre-post and consumer education - control group differences.

**The "A-B" code refers to the order tests were taken. Thus, "Elementary A-B" for the consumer education group should be read, "The mean pre-test score on the 'B' test was 52.94."

***Composite pre and post-test means are weighted by cell sizes.

These results suggest that the consumer education group demonstrated considerably more consumer education knowledge in both pre (49.43) and post (51.44) tests than did the control group (with pre and post-test scores of 42.58 and 43.96, respectively).

Focusing on knowledge in each of the four consumer education topic areas:

TABLE 4
MEAN ADJUSTED CONSUMER EDUCATION TEST SCORES BY TOPIC*

Topic Area				
	Elementary	Junior High	High School	
Consumer Values and Goals	49.93	50.06	48.84	49.61
Management of Consumer Resources	51.83	53.19	55.43	53.48
The Economic System	58.64	50.53	40.69	49.95
Mass Communications	31.24	37.80	46.66	38.57
	47.91	47.90	47.91	47.91 (351)

*Pre and post-test scores are included. Elementary, junior high, and high school scores are standardized to highlight differences within topic areas.

These test results suggest that student performance in the "Consumer and Mass Communications" area ($M = 38.57$) was substantially below the mean scores in other topic areas. Perhaps more significantly, "Mass Communications" scores among elementary school children ($M = 31.24$) were especially low, a finding which is of particular interest given current concern with the effects of television advertising on children.

In other topic areas, performance in the "Management of Consumer Resources" category averaged slightly higher ($M = 53.48$) than the overall mean and also increased directly with age. This finding is probably due to the fact that older children have considerably more experience in managing their resources than do younger children.

Understanding of "The Economic System" showed a reverse trend, with elementary children demonstrating the highest relative performance ($M = 58.64$) and high school students testing the lowest ($M = 40.69$). While these findings are somewhat more difficult to explain, it might be argued that the "Economics" category is least dependent on marketplace experience.

Thus, in this topic area elementary children were able to rely on class-room learning more readily than in others.

Turning to differences in pre-to-post test performance:

TABLE 5
MEAN POST/PRE TEST CONSUMER EDUCATION SCORE BY TOPIC*

	Elementary	Junior High	High School	
Consumer Values and Goals	73.2	103.8	98.4	91.8
Management of Consumer Resources	170.0	91.0	107.9	123.0
The Economic System	110.0	90.3	105.3	101.8
Mass Communications	62.9	94.7	134.8	97.5
	104.0	95.0	111.8	103.6** (351)

*Computed by taking the ratio of percentage of post-test correct answers to the percentage of pre-test correct answers.

**Not weighted by all sizes.

These findings indicate that the greatest pre-to-post test score variance is demonstrated by the elementary groups (62.9 to 170.0), suggesting that younger students might be able to learn a good deal about some consumer education topic areas (eg. "Management of Consumer Resources") but might find others beyond their interest or comprehension (eg. "Consumer Values and Goals" and "Mass Communications"). At the junior high level, improvement in performance was greatest in the "Consumer Values and Goals;" and high school students showed the greatest improvement in the "Mass Communications" area.

Reviewing finally the business - consumer attitudinal measures, an analysis of variance test suggests that neither test series (elementary, junior high, high school), test order (A-B, B-A), test group (consumer education, control), or any interaction of the three is significant at the 95 percent confidence level in predicting pre-to-post test changes. Thus, consumer education did not appear to have any meaningful impact on students attitudes toward business or consuming.

A review of raw attitude scores by grade and test series, however, does offer some insight:

TABLE 6
ATTITUDE SCORES BY GRADE*

<u>GRADE</u>	<u>Test</u>		
	Pre-test	Post-test	
3	61.14	58.41	(78)
4	62.50	62.50	(15)
7	54.69	53.54	(36)
8	56.35	55.73	(61)
9	55.23	55.31	(86)
11	53.01	56.91	(25)
12	52.13	53.00	(50)
	56.14**	56.08	

*Attitude scores are measured on a scale of 0 to 100, "0" indicating the least favorable attitudes toward business and the process of being a consumer, "100" indicating the most favorable attitudes.

**Weighted by cell sizes.

TABLE 7
ATTITUDE SCORES BY TEST SERIES

<u>Test Series</u>	<u>Test</u>		
	Elementary	Junior High	
	61.36	59.41	(93)
	55.74	54.96	(97)
	53.92	54.81	(161)
	56.14	56.08	

These results indicate that business/consumer-related attitudes become increasingly negative with age, suggesting that experience creates skepticism and wariness in the marketplace. While some might argue that the process of consuming should be a pleasant and enjoyable one, it is perhaps fortunate that children learn to exercise caution in making purchases.

Conclusion and Recommendations

The results of this test do not firmly establish the impact of consumer education training on children's attitudes, skills and knowledge in the marketplace. They do, however, indicate that learning is selective and that children at certain ages might be more or less receptive to different elements of the consumer education process. Thus, junior high consumer education students seemed to show the most improvement vis-a-vis their control group counterparts. But in certain topic areas such as "Management of Consumer Resources" and "Mass Communications", other age groups demonstrated greater progress, perhaps due to their differing interests, academic maturities, or experiences with the marketplace.

These findings do not necessarily suggest that consumer education should be focused exclusively on junior high students, or that certain topic areas should be reserved exclusively for certain age groups. More exploration concerning the impact of age differences on consumer education learning is needed, however, to better identify which materials are best suited to each age group.

In addition, it would also be helpful to further investigate the value of textbook versus marketplace training on consumer learning. The pilot program tested here was composed of a mixture of written materials and class exercises. In the future, a course with similar content might be taught offering a series of textbook-oriented lessons to some students and a series of class and beyond-the-classroom exercises to other students. By using the standardized pre and post-test instruments, the value of the two teaching methods could be measured, again noting which topic areas lend themselves to each teaching method.

Finally, future testing efforts should provide for more control over sample selection and training procedures. In this case, the consumer education and control groups were not at comparable levels. Both pre and post-test scores showed a 7 percentage point differential between the two groups (Table 3), a factor which might have masked more significant findings. Also, the unstructured teacher guidebook left considerable room for instructor variance, again possibly clouding the results. Nonetheless, the experience does suggest considerable learning differences by age and topic area and should provide guidelines for future work.